

United States Bankruptcy Court
District of Nevada

In re:
NICOLE CATHERINE-ADELL ST. JACQUES
Debtor

Case No. 21-13280-abl
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0978-2
Date Rcvd: Sep 21, 2021

User: admin
Form ID: 318

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Total Noticed: 89

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2021:

Recip ID	Recipient Name and Address
db	+ NICOLE CATHERINE-ADELLE ST. JACQUES, 3745 EDISON AVE, Las Vegas, NV 89121-3405
aty	+ CHRISTOPHER PATRICK BURKE, 218 S MARYLAND PKY., LAS VEGAS, NV 89101-5319
11519072	+ ALPHA RECOVERY CORP., Acct No xxxx-xxxx-xxxx-9414, ATTN:MANAGING AGENT, 6912 S. QUENTIN ST. SUITE 10, Englewood, CO 80112-4531
11519075	+ ANTHONY DEMARTINO, ESQ., Acct No xxxx-xxxx-xxxx-3847, ATTN:MANAGING AGENT, 10161 PARK RUN DR., SUITE 150 Las Vegas, NV 89145-8872
11519074	+ ANTHONY DEMARTINO, ESQ., Acct No xxxx-xxxx-xxxx-3847, ATTN:MANAGING AGENT, P.O.BOX 109032, Chicago, IL 60610-9032
11519077	+ ARSTRAT, Acct No B12614562, ATTN:MANAGING AGENT, 9800 CENTRE PARKWAY #1100, Houston, TX 77036-8263
11519079	+ BEVERLY M. YEE, M.D., Acct No x3114, ATTN:MANAGING AGENT, P.O.BOX 50864, Henderson, NV 89016-0864
11519080	BIO REFERENCE LABORATORIES, Acct No xxxxxxxx-2007, ATTN:MANAGING AGENT, P.O.BOX 21134, New York, NY 10087-1134
11519081	+ C-TON LABORATORY, Acct No x0576, ATTN:MANAGING AGENT, P.O.BOX 609, Redondo Beach, CA 90277-0609
11519088	+ CHEMISYS LABORATORIES, Acct No xxxxxxxx-2007, C/O BIO REFERENCE, ATTN:MANAGING AGENT, 481 EDWARD H. ROSS DRIVE Elmwood Park, NJ 07407-3128
11519089	CITI CARD, Acct No xxxx-xxxx-xxxx-3847, ATTN:MANAGING AGENT, 580 SOUTH CORPORATE PLACE, Sioux Falls, SD 57108
11519090	+ CITI CARDS, Acct No xxxx-xxxx-xxxx-3847, ATTN:MANAGING AGENT, P.O.BOX 6007, Sioux Falls, SD 57117-6007
11519096	CREDIT CONTROL, LLC, Acct No xxxxxxxxxxxx1652, ATTN:MANAGING AGENT, P.O.BOX 31179, Tampa, FL 33631-3179
11519097	+ CREDIT CONTROLL, LLC, Acct No xxxxxxxxxxxx6866, ATTN:MANAGING AGENT, P.O.BOX 160, Hazelwood, MO 63042-0160
11519100	+ CUZCO CAPITAL, Acct No xxxx-xxxx-xxxx-9763, ATTN:MANAGING AGENT, 11601 BISCAYNE BLVD. SUITE 306, Miami, FL 33181-3151
11519101	+ DESERT RADIOLOGY, Acct No xxxxxxx-xxxRT-DS, ATTN:MANAGING AGENT, P.O.BOX 3057, Indianapolis, IN 46206-3057
11519102	+ DIAGNOSTIC OF MEDICINE, Acct No xx0110, ATTN:MANAGING AGENT, P.O.BOX 50590, Henderson, NV 89016-0590
11519103	+ DISCOVER, Acct No xxxx-xxxx-xxxx-4331, ATTN:MANAGING AGENT, P.O.BOX 30923, Salt Lake City, UT 84130-0923
11519106	+ FINWISE RISE, Acct No xxx6385, ATTN:MANAGING AGENT, P.O.BOX 101808, Fort Worth, TX 76185-1808
11519109	FORTIVA, Acct No xxxx-xxxx-xxxx-9414, ATTN:MANAGING AGENT, P.O.BOX 650847, Dallas, TX 75265-0847
11519111	+ FRONTLINE ASSET STRATEGIES, Acct No xxxx-xxxx-xxxx-3847, ATTN:MANAGING AGENT, DEPT 473, P.O.BOX 4115 Concord, CA 94524-4115
11519114	+ GUGLIELMO & ASSOCIATES, PLLC, Acct No xxxx-xxxx-xxxx-4331, ATTN:MANAGING AGENT, 415 SOUTH SIXTH ST., SUITE 320 Las Vegas, NV 89101-6940
11519117	+ INTOUCH CREDIT UNION, Acct No xxxxxx8223, ATTN:MANAGING AGENT, P.O.BOX 495937, Cincinnati, OH 45249-5937
11519118	+ INVESTINET, LLC, Acct No xxxx-xxxx-xxxx-9414, ATTN:MANAGING AGENT, 910 PINCKNEY STREET, Greenville, SC 29609-5806
11519119	+ JOSEPH NOLD, ATTN:MANAGING AGENT, 3030 S. JONES BLVD. SUITE 105, Las Vegas, NV 89146-6793
11519121	+ KEVIN LARCHER, ATTN:MANAGING AGENT, 1112 ASPEN CLIFF DRIVE, Henderson, NV 89011-2538
11519122	+ LAB GENOMICS LLC, Acct No x9923, ATTN:MANAGING AGENT, 11160 WARNER AVE SUITE 415, Fountain Valley, CA 92708-4056
11519130	+ MRS ASSOCIATES, Acct No xxxx-xxxx-xxxx-6271, ATTN:MANAGING AGENT, 1930 OLNEY AVE., Cherry Hill, NJ 08003-2016
11519135	+ NEUROLOGY SPECIALISTS, Acct No x2582, ATTN:MANAGING AGENT, 2020 E DESERT INN RD, Las Vegas, NV 89169-3211
11519138	+ PACIFIC DIAGNOSTIC LABORATORIES, Acct No xx6410, ATTN:MANAGING AGENT, FILE 749193, Los Angeles, CA 90074-0001
11519136	+ PACIFIC DIAGNOSTIC LABORATORIES, Acct No xx4764, ATTN:MANAGING AGENT, FILE 749193, Los Angeles, CA 90074-0001
11519137	+ PACIFIC DIAGNOSTIC LABORATORIES, Acct No xx5836, ATTN:MANAGING AGENT, FILE 749193, Los Angeles, CA 90074-0001
11519141	PREMIERE CREDIT OF NORTH AMERICA, LLC, Acct No xxxx-xxxx-xxxx-9414, ATTN:MANAGING AGENT, P.O.BOX 19309, Indianapolis, IN 46219-0309
11519142	+ QUEST DIAGNOSTICS, Acct No xxxxxx4236, ATTN:MANAGING AGENT, P.O.BOX 33720, Detroit, MI 48232-3720
11519143	+ RADIUS GLOBAL SOLUTIONS, Acct No xxxx-xxxx-xxxx-4112, ATTN:MANAGING AGENT, P.O.BOX 390916, Minneapolis, MN 55439-0911

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11519144 + RADIUS GLOBAL SOLUTIONS LLC, Acct No xxxx-xxxx-xxxx-4112, ATTN:MANAGING AGENT, 9550 REGENCY SQUARE BLVD., SUITE 602 Jacksonville, FL 32225-8116

11519145 RUSHMORE SERVICE CENTER, Acct No xxxx-xxxx-xxxx-4112, ATTN:MANAGING AGENT, P.O.BOX 5508, Sioux Falls, SD 57117-5508

11519146 ST ROSE PEDIATRICS, Acct No x1421, ATTN:MANAGING AGENT, P.O.BOX 50105, Henderson, NV 89016-0105

11519069 + State of Nevada, Dept. of, Employment Security, 500 E. 3Rd. Street, Carson City, NV 89713-0002

TOTAL: 39

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BSDKROHN.COM	Sep 22 2021 03:28:00	SHELLEY D KROHN, PO Box 34690, LAS VEGAS, NV 89133-4690
ust	+ Email/Text: USTPRegion17.LV.ECF@usdoj.gov	Sep 21 2021 23:29:00	U.S. TRUSTEE - LV - 7, 300 LAS VEGAS BOULEVARD, SO., SUITE 4300, LAS VEGAS, NV 89101-5803
11519073	+ EDI: RMCB.COM	Sep 22 2021 03:28:00	AMERICAN MEDICAL COLLECTION AGENCY, Acct No xxxx8296, ATTN:MANAGING AGENT, 4 WESTCHESTER PLAZA, SUITE 110, Elmsford, NY 10523-1615
11519076	EDI: ARSN.COM	Sep 22 2021 03:28:00	ARS NATIONAL SERVICES, INC., Acct No xxxxxxxxxxxx1652, ATTN:MANAGING AGENT, P.O.BOX 469100, Escondido, CA 92046-9100
11519078	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Sep 21 2021 23:29:00	BANK OF MISSOURI (FORTIVA), Acct No xxxx-xxxx-xxxx-9414, ATTN:MANAGING AGENT, P.O.BOX 105341, Atlanta, GA 30348-5341
11519082	+ EDI: CAPITALONE.COM	Sep 22 2021 03:28:00	CAPITAL ONE, Acct No xxxx-xxxx-xxxx-4543, ATTN:MANAGING AGENT, P.O.BOX 30285, Salt Lake City, UT 84130-0285
11519083	+ EDI: CAPITALONE.COM	Sep 22 2021 03:28:00	CAPITAL ONE BANK, Acct No xxxx-xxxx-xxxx-7214, ATTN:MANAGING AGENT, P.O.BOX 30285, Salt Lake City, UT 84130-0285
11519084	Email/Text: bankruptcy@cavps.com	Sep 21 2021 23:30:00	CAVALRY PORTFOLIO SERV., Acct No xxxx-xxxx-xxxx-3847, ATTN:MANAGING AGENT, 500 SUMMIT LAKE DR. #400, Valhalla, NY 10595-2322
11519085	Email/Text: bankruptcy@cavps.com	Sep 21 2021 23:30:00	CAVALRY PORTFOLIO SERVICE, Acct No xxxx-xxxx-xxxx-3847, ATTN:MANAGING AGENT, P.O.BOX 27288, Tempe, AZ 85285
11519091	Email/Text: CPLBilling@cpllabs.com	Sep 21 2021 23:29:00	CLINICAL PAHOLOGY LABORATORIES INC., Acct No xxxx8318, ATTN:MANAGING AGENT, P.O.BOX 141669, Austin, TX 78714-1669
11519092	Email/Text: CPLBilling@cpllabs.com	Sep 21 2021 23:29:00	CLINICAL PATHOLOGY LABORATORIES, INC., Acct No xxxx8296, ATTN:MANAGING AGENT, P.O.BOX 141669, Austin, TX 78714-1669
11519093	EDI: WFNNB.COM	Sep 22 2021 03:28:00	COMENITY-EXPRESS, Acct No xxxxx5966, ATTN:MANAGING AGENT, P.O.BOX 659728, San Antonio, TX 78265-9728
11519095	+ EDI: WFNNB.COM	Sep 22 2021 03:28:00	COMMENNITY BANK, Acct No xxxxx5966, ATTN:MANAGING AGENT, P.O.BOX 182125, Columbus, OH 43218-2125
11519094	+ EDI: WFNNB.COM	Sep 22 2021 03:28:00	COMMENNITY BANK, Acct No xxxxxxxxxxxx1140, ATTN:MANAGING AGENT, P.O.BOX 182125, Columbus, OH 43218-2125

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11519098	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 21 2021 23:44:25	CREDIT ONE BANK, Acct No xxxx-xxxx-xxxx-5399, ATTN:MANAGING AGENT, P.O.BOX 98873, Las Vegas, NV 89193-8873
11519099	Email/PDF: creditonebknotifications@resurgent.com	Sep 21 2021 23:44:25	CREDIT ONE BANK, Acct No xxxx-xxxx-xxxx-5399, ATTN:MANAGING AGENT, P.O.BOX 98878, Las Vegas, NV 89193-8878
11519104	EDI: DISCOVER.COM	Sep 22 2021 03:28:00	DISCOVER BANK, Acct No xxxx-xxxx-xxxx-4331, ATTN:MANAGING AGENT, P.O.BOX 15316, Wilmington, DE 19850
11519124	+ EDI: CITICORP.COM	Sep 22 2021 03:28:00	MACYS, Acct No xxxxxxxxxxxx1652, ATTN:MANAGING AGENT, P.O.BOX 8058, Mason, OH 45040
11519105	EDI: CKSFINANCIAL.COM	Sep 22 2021 03:28:00	FINANCIAL RESPONSIBLE DEBT COLLECTION, Acct No xxxx-xxxx-xxxx-9414, ATTN:MANAGING AGENT, P.O.BOX 2856, Chesapeake, VA 23327-2856
11519108	EDI: AMINFOFP.COM	Sep 22 2021 03:28:00	FIRST PREMIER BANK, Acct No xxxx-xxxx-xxxx-4112, ATTN:MANAGING AGENT, P.O.BOX 5519, Sioux Falls, SD 57117-5519
11519107	+ EDI: AMINFOFP.COM	Sep 22 2021 03:28:00	FIRST PREMIER BANK, Acct No xxxx-xxxx-xxxx-4112, ATTN:MANAGING AGENT, 3820 N. LOUISE AVE., Sioux Falls, SD 57107-0145
11519110	+ Email/Text: Banko@frontlineas.com	Sep 21 2021 23:30:00	FRONTLINE ASSET STRATEGIES, Acct No xxxx-xxxx-xxxx-3847, ATTN:MANAGING AGENT, 2700SNELLING AVE. N., SUITE 250, Saint Paul, MN 55113-1783
11519113	EDI: PHINGENESIS	Sep 22 2021 03:28:00	GENESIS FS GARD SERVICES, Acct No xxxx-xxxx-xxxx-9763, ATTN:MANAGING AGENT, P.O.BOX 23039, Columbus, GA 31902-3039
11519112	+ EDI: PHINGENESIS	Sep 22 2021 03:28:00	GENESIS FS GARD SERVICES, Acct No xxxx-xxxx-xxxx-9763, ATTN:MANAGING AGENT, P.O.BOX 4477, Beaverton, OR 97076-4401
11519067	EDI: IRS.COM	Sep 22 2021 03:28:00	IRS, INTERNAL REVENUE SERVICE, STOP 5028, 110 CITY PARKWAY, Las Vegas, NV 89106
11519116	+ Email/Text: BKNOTICING@ITCU.ORG	Sep 21 2021 23:29:00	INTOUCH CREDIT UNION, Acct No xxxxxx8223, ATTN:MANAGING AGENT, P.O.BOX 250169, Plano, TX 75025-0169
11519115	+ Email/Text: BKNOTICING@ITCU.ORG	Sep 21 2021 23:29:00	INTOUCH CREDIT UNION, Acct No xxxx7891, ATTN:MANAGING AGENT, P.O.BOX 250169, Plano, TX 75025-0169
11519087	EDI: JPMORGANCHASE	Sep 22 2021 03:28:00	CHASE, Acct No xxxx-xxxx-xxxx-6271, ATTN:MANAGING AGENT, P.O.BOX 15298, Wilmington, DE 19850-5298
11519086	EDI: JPMORGANCHASE	Sep 22 2021 03:28:00	CHASE, Acct No xxxx-xxxx-xxxx-6271, ATTN:MANAGING AGENT, P.O.BOX 15548, Wilmington, DE 19886-5548
11519120	EDI: JPMORGANCHASE	Sep 22 2021 03:28:00	JPMCB, Acct No xxxx-xxxx-xxxx-6271, ATTN:MANAGING AGENT, P.O.BOX 15369, Wilmington, DE 19850
11519123	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 21 2021 23:44:16	LVNV FUNDING LLC, Acct No xxxx-xxxx-xxxx-5399, ATTN:MANAGING AGENT, P.O.BOX 1269, Greenville, SC 29602-1269
11519128	+ EDI: MID8.COM		

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		Sep 22 2021 03:28:00	MIDLAND CREDIT MANAGEMENT, Acct No xxxxxxxxxxxx2040, ATTN:MANAGING AGENT, 320 EAST BIG BEAVER, SUITE 300, Troy, MI 48083-1271
11519125	+ EDI: MID8.COM	Sep 22 2021 03:28:00	MIDLAND CREDIT MANAGEMENT, Acct No xxxxxxxxxxxx1140, ATTN:MANAGING AGENT, 320 EAST BIG BEAVER, SUITE 300, Troy, MI 48083-1271
11519126	+ EDI: MID8.COM	Sep 22 2021 03:28:00	MIDLAND CREDIT MANAGEMENT, Acct No xxxx-xxxx-xxxx-7214, ATTN:MANAGING AGENT, 320 EAST BIG BEAVER SUITE 300, Troy, MI 48083-1271
11519129	+ EDI: MID8.COM	Sep 22 2021 03:28:00	MIDLAND CREDIT MANAGEMENT, Acct No xxxx-xxxx-xxxx-4543, ATTN:MANAGING AGENT, 320 EAST BIG BEAVER SUITE 300, Troy, MI 48083-1271
11519127	+ EDI: MID8.COM	Sep 22 2021 03:28:00	MIDLAND CREDIT MANAGEMENT, Acct No xxxxx5966, ATTN:MANAGING AGENT, 350 CAMMINO DE LA REINA, SUITE 100, San Diego, CA 92108-3007
11519134	Email/Text: usbknotice@ncc.us	Sep 21 2021 23:29:00	NATIONWIDE CREDIT & COLLECTION, LLC., Acct No xx6410, ATTN:MANAGING AGENT, C/O EVERGREEN BANK GROUP, P.O.BOX 3219, Hinsdale, IL 60522-3219
11519131	Email/Text: usbknotice@ncc.us	Sep 21 2021 23:29:00	NATIONWIDE CREDIT & COLLECTION, Acct No xx4764, ATTN:MANAGING AGENT, 815 COMMERCE DR., SUITE 270, Oak Brook, IL 60523
11519132	Email/Text: usbknotice@ncc.us	Sep 21 2021 23:29:00	NATIONWIDE CREDIT & COLLECTION, Acct No xx5836, ATTN:MANAGING AGENT, 815 COMMERCE DR., SUITE 270, Oak Brook, IL 60523
11519133	Email/Text: usbknotice@ncc.us	Sep 21 2021 23:29:00	NATIONWIDE CREDIT & COLLECTION, Acct No xx6410, ATTN:MANAGING AGENT, 815 COMMERCE DR., SUITE 270, Oak Brook, IL 60523
11519071	+ Email/Text: tax-bankruptcy@tax.state.nv.us	Sep 21 2021 23:30:00	NEVADA DEPT. OF TAXATION, BANKRUPTCY DIVISION, 555 E. WASHINGTON #1300, Las Vegas, NV 89101-1046
11519070	+ Email/Text: USTPRegion17.LV.ECF@usdoj.gov	Sep 21 2021 23:29:00	OFFICE OF TRUSTEE, 300 LAS VEGAS BLVD. SO. #4300, Las Vegas, NV 89101-5803
11519139	EDI: PRA.COM	Sep 22 2021 03:28:00	PORTFOLIO RECOVERY, Acct No xxxxxxxxxxxx6866, ATTN:MANAGING AGENT, 120 CORPORATE BLVD., Norfolk, VA 23502
11519140	EDI: PRA.COM	Sep 22 2021 03:28:00	PORTFOLIO RECOVERY, Acct No xxxxxxxxxxxx6866, ATTN:MANAGING AGENT, P.O.BOX 12914, Norfolk, VA 23541-0914
11519147	Email/PDF: HCABKNotifications@resurgent.com	Sep 21 2021 23:44:22	SUNRISE HOSPITAL, Acct No xxxxx1817, ATTN:MANAGING AGENT, P.O.BOX 740766, Cincinnati, OH 45274-0766
11519148	+ EDI: RMSC.COM	Sep 22 2021 03:28:00	SYNCB/AMAZON, Acct No xxxxxxxxxxxx6866, ATTN:MANAGING AGENT, P.O.BOX 965016, Orlando, FL 32896-5016
11519149	EDI: RMSC.COM	Sep 22 2021 03:28:00	SYNCHRONY BANK, Acct No xxxxxxxxxxxx2040, ATTN:MANAGING AGENT, PO Box 965064, Orlando, FL 32896-5064
11519150	+ EDI: RMSC.COM	Sep 22 2021 03:28:00	SYNCHRONY BANK/ BABIES 'R' US, Acct No xxxxxxxxxxxx2040, ATTN:MANAGING

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11519151 EDI: RMSC.COM

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AGENT, P.O.BOX 965016, Orlando, FL
32896-5016

SYNCHRONY BANK/AMAZON, Acct No
xxxxxxxxxxxx6866, ATTN:MANAGING
AGENT, P.O.BOX 960013, Orlando, FL
32896-0013

11519152 EDI: WFNNB.COM

Sep 22 2021 03:28:00

VICTORIAS SECRET, Acct No
xxxxxxxxxxxx1140, ATTN:MANAGING
AGENT, P.O.BOX 659728, San Antonio, TX
78265-9728

TOTAL: 50

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
11519068	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., IRS, INTERNAL REVENUE SERVICE, STOP 5028, 110 CITY PARKWAY, Las Vegas, NV 89106

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2021 at the address(es) listed below:

Name	Email Address
CHRISTOPHER PATRICK BURKE	on behalf of Debtor NICOLE CATHERINE-ADELLE ST. JACQUES atty@cburke.lvcoxmail.com
SHELLEY D KROHN	shelley@trusteekrohn.com NV27@ecfbis.com;becca@trusteekrohn.com;jan@trusteekrohn.com;candace@trusteekrohn.com
U.S. TRUSTEE - LV - 7	USTPRegion17.LV.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:Debtor 1 **NICOLE CATHERINE-ADELLE ST. JACQUES**Social Security number or ITIN **xxx-xx-6385**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **District of Nevada**Case number: **21-13280-abl****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

NICOLE CATHERINE-ADELLE ST. JACQUES

9/21/21**By the court:**Mary A. Schott
Clerk of Court**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.